

Fill in this information to identify the case:

Debtor 1 Samuel D. Martin

Debtor 2 Patricia A. Martin
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number 16-20983-CMB

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association, et alCourt claim no. (if known): 4-3

Last 4 digits of any number you use to
identify the debtor's account:

6 8 5 1

Date of payment change:

Must be at least 21 days after date
of this notice

03/01/2021

New total payment:

\$ 743.26

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 553.62New escrow payment: \$ 271.16

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Samuel D. Martin Case number (if known) 16-20983-CMB
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/Brian E. Caine

Signature

Date 02/08/2021

Print: Brian E. Caine Title Attorney
First Name Middle Name Last Name

Company Parker McCay P.A.

Address 9000 Midlantic Drive, Suite 300
Number Street
Mount Laurel NJ 08054
City State ZIP Code

Contact phone 856-985-4059 Email bcaine@parkermccay.com



314 S Franklin St / Second Floor
PO Box 517
Titusville PA 16354
800-327-7861
814-260-4159 Fax
www.bsifinancial.com

PATRICIA A MARTIN
SAMUEL D MARTIN
758 RENO ST
ROCHESTER

PA 15074

YOUR LOAN NUMBER:

DATE: 02/01/21

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - CORRECTION ***

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 03/21 THROUGH 02/22.

----- ANTICIPATED PAYMENTS FROM ESCROW - 03/21 THROUGH 02/22 -----

HOMEOWNERS INS	784.00
COUNTY TAX	496.86
TOWN	554.19
SCHOOL	1418.92

TOTAL PAYMENTS FROM ESCROW 3253.97

MONTHLY PAYMENT TO ESCROW 271.16 (1/12TH OF ABOVE TOTAL)

----- ANTICIPATED ESCROW ACTIVITY - 03/21 THROUGH 02/22-----

-ANTICIPATED PAYMENTS-

-- ESCROW BALANCE COMPARISON --

MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	ANTICIPATED	REQUIRED
		ACTUAL	STARTING BALANCE	3002.51	1385.33
MAR 21	271.16	496.86	COUNTY TAX	2776.81	1159.63
APR 21	271.16	554.19	TOWN	2493.78	876.60
MAY 21	271.16			2764.94	1147.76
JUN 21	271.16			3036.10	1418.92
JUL 21	271.16			3307.26	1690.08
AUG 21	271.16	1418.92	SCHOOL	2159.50	542.32
SEP 21	271.16			2430.66	813.48
OCT 21	271.16			2701.82	1084.64
NOV 21	271.16			2972.98	1355.80
DEC 21	271.16	784.00	HOMEOWNERS INS	2460.14	842.96
JAN 22	271.16			2731.30	1114.12
FEB 22	271.16			3002.46	1385.28

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS 0.00.

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 1617.18.

----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----

PRINCIPAL & INTEREST	472.10
ESCROW (1/12TH OF ANNUAL ANTICIPATED DISBURSEMENTS AS COMPUTED ABOVE)	271.16
PLUS: OPTIONAL INSURANCE PREMIUMS	0.00
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG	0.00
PLUS: SHORTAGE PAYMENT	0.00
MINUS: SURPLUS CREDIT	0.00
ROUNDING ADJUSTMENT	0.00
MINUS: BUYDOWN/ASSISTANCE PAYMENTS	0.00

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 03/01/21 743.26

NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 542.32. YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 542.32.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

01/21	553.62	02/21	553.62	00/00	0.00
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ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00

Licensed as Servis One, Inc. dba BSI Financial Services.

BSI Financial Services NMLS # 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET).

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA (PITTSBURGH)**

Samuel D. Martin		:CHAPTER 13
Patricia A. Martin		:
Debtors		:CASE NO: 16-20983-CMB
-----		:
		:
U.S. Bank Trust National Association,		:
as Trustee of Bungalow Series F Trust		:
		:
Movant		:
		:
v.		:
		:
Samuel D. Martin		:
Patricia A. Martin		:
		:
Debtors		:
		:
and		:
		:
Ronda Winnecour, Esq. (Trustee)		:
		:
Respondents		:
-----		:

CERTIFICATE OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE

I, Brian E. Caine, Esq. certify under penalty of perjury that I served the above captioned pleading on the parties at the addresses specified below on February 8, 2021.

SERVICE BY Notice of Electronic Filing:

Edgardo D Santillan, Esq.
Santillan Law, PC
908 22nd St.
Aliquippa, PA 15001
(ed@santillanlaw.com)

U.S. Trustee
Office of the United States Trustee
Liberty Center.
1001 Liberty Avenue, Suite 970
Pittsburgh, PA 15222
(USTP.Region03@USDOJ.gov)

Ronda J. Winnecour, Esq.
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
(CMECF@Chapter13TrusteeWDPA.com)

SERVICE BY First-Class Mail:

Samuel D. Martin
845 Reno Street
Rochester, PA 15074
DEBTOR

Patricia A. Martin
845 Reno Street
Rochester, PA 15074
DEBTOR

EXECUTED ON: February 8, 2021

By: /s/Brian E. Caine
BRIAN E. CAINE, ESQ.
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Mount Laurel, New Jersey 08054
(p) 856-985-4059
(fax) 856-596-3427
bcaine@parkermccay.com
*Attorney for Movant, U.S. Bank Trust National
Association, as Trustee of Bungalow Series F Trust*